



The Physician Relocation Checklist

Everything you need to do before, during, and after your move — a step-by-step guide for physicians relocating for a new position, fellowship, residency, or locum tenens assignment.

How to Use This Guide

Your Move, Simplified

Relocating as a physician is one of the most complex transitions you'll face — professionally and personally. Between licensing requirements, compensation negotiations, real estate decisions, and family logistics, the details can quickly become overwhelming.

This checklist breaks the process into five clear phases, so nothing slips through the cracks. Work through each section at your own pace, and lean on the resources at **DoctorRelocation.com** whenever you need expert guidance.

1

Before You Accept

Evaluate the opportunity

2

Financial Planning

Protect your finances

3

Find a Home

Secure the right fit

4

Prepare to Move

Execute the logistics

5

After You Arrive

Settle in confidently

PHASE 1

Before You Accept the Position

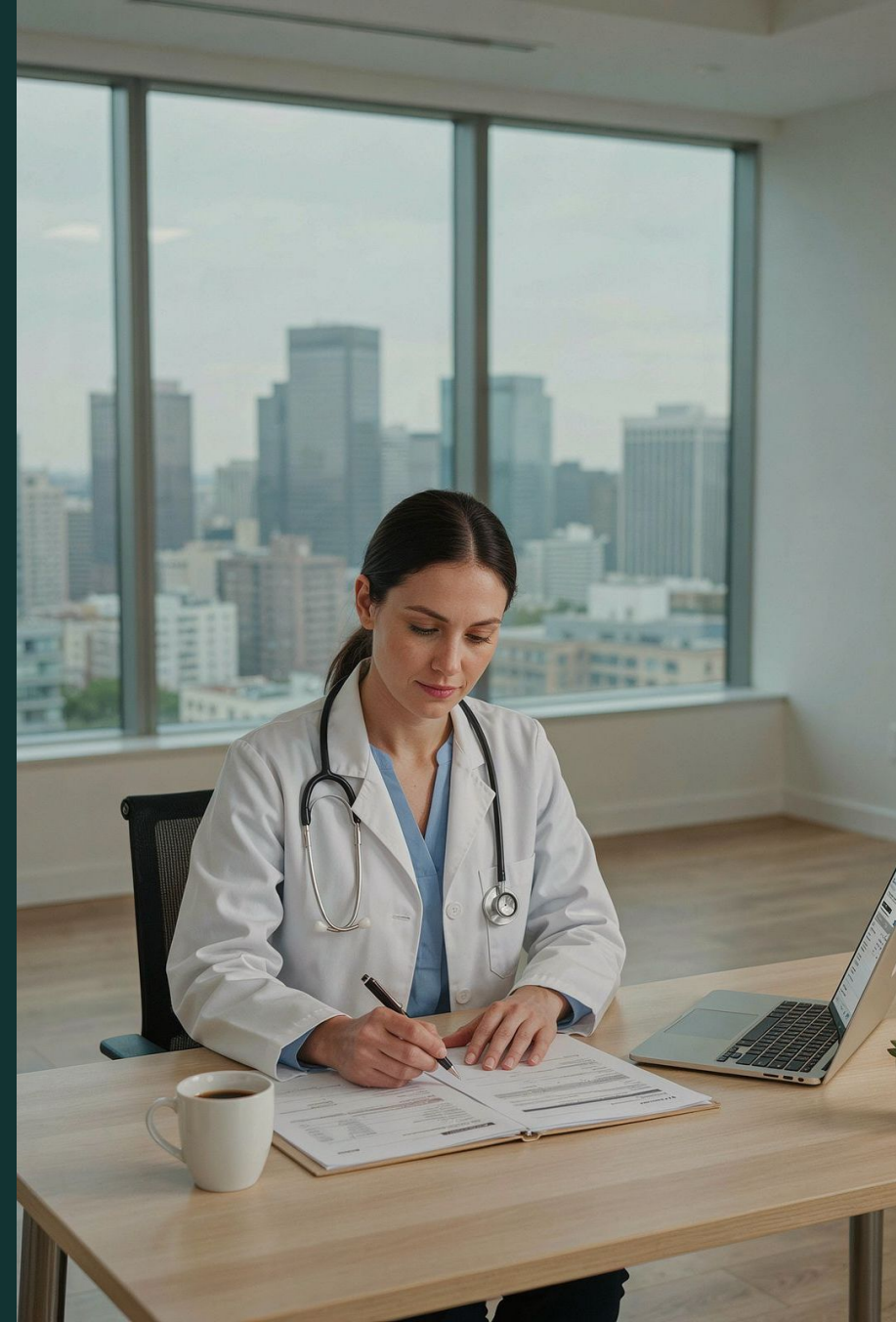
Before signing anything, take time to evaluate the full picture — not just the salary. The decisions you make at this stage set the foundation for everything that follows.

Evaluate the Opportunity

- ☐ Review the full compensation package, including base salary, bonuses, and call pay
- ☐ Evaluate cost of living in the new city relative to your current location
- ☐ Research neighborhoods, school districts, and commute options

Understand the Details

- ☐ Confirm state licensing requirements and timeline for your specialty
- ☐ Compare employee benefits — health, retirement, malpractice coverage
- ☐ Estimate total relocation expenses, including temporary housing



PHASE 2

Financial Planning

Physicians face unique financial considerations when relocating — from physician-specific mortgage products to complex tax implications. Getting your finances structured early prevents costly surprises down the road.

Mortgage Pre-Approval

Obtain pre-approval early — ideally before home shopping begins. This clarifies your budget and strengthens your offer in competitive markets.

Physician Loan Programs

Many lenders offer physician mortgage loans with 0–5% down, no PMI, and favorable terms. These programs are designed specifically for physicians carrying student debt.

Relocation Budget

Build a detailed budget covering moving costs, temporary housing, deposits, and incidentals. Factor in whether your employer offers a relocation stipend.

Tax & Banking Updates

Consult a CPA familiar with physician finances to review moving expense deductibility, state income tax differences, and recommended banking updates.

PHASE 3

Finding a Home

Where you live affects your quality of life, commute, and long-term financial health. This phase is about finding a home that fits both your professional schedule and your family's needs.

Work with the Right Agent

Connect with a physician-friendly real estate agent who understands tight timelines, relocation logistics, and the local market.

Rent vs. Buy Decision

Carefully weigh the decision to rent or buy. If you're new to a market, renting for 6–12 months lets you learn the area before committing.

Schedule Tours

Arrange virtual or in-person tours. Review commute times during peak hospital hours and explore the surrounding neighborhoods thoroughly.

Understand the Market

Research local inventory levels, price trends, and average days on market to make confident, well-timed offers.

PHASE 4

Preparing for the Move

The weeks leading up to your move require meticulous coordination. Getting these logistics right means arriving in your new city without loose ends — and ready to focus on your new role.

Logistics & Services

- ☐ Research and hire licensed, insured professional movers — book at least 6–8 weeks in advance
- ☐ Schedule utility transfers for electricity, gas, water, and internet at both locations
- ☐ Submit a mail forwarding request with USPS
- ☐ Arrange temporary housing if there's a gap between your move-out and move-in dates

Professional & Documents

- ☐ Transfer or obtain copies of your medical records and immunization history
- ☐ Update DEA registration, medical licenses, and hospital credentialing to your new state
- ☐ Organize important documents — contracts, passports, insurance policies — in a single accessible folder
- ☐ Notify your malpractice carrier of your new address and coverage status

PHASE 5

After You Arrive

The move is done — but your relocation checklist isn't finished yet. The first 30–60 days in your new city are critical for getting settled, building your community, and establishing the routines that will support your long-term success.

01

Vehicle & ID

Register your vehicles in the new state and update your driver's license — most states require this within 30–60 days of establishing residency.

02

Banking & Finance

Set up local banking accounts, update direct deposit with your employer, and transfer any autopay accounts to your new address.

03

Family Essentials

Enroll children in school, arrange childcare if needed, and identify trusted primary care physicians, dentists, and specialists for your family.

04

Professional Network

Introduce yourself to colleagues, join local medical societies, and attend hospital events to begin building your professional network in the new community.

Avoid These Pitfalls

Common Mistakes Physicians Make During Relocation

Even highly organized physicians make avoidable mistakes during relocation. Awareness of these common missteps can save you significant time, money, and stress.

Starting Too Late

Waiting until after your contract is signed to begin planning leaves too little time to make optimal decisions on housing, licensing, and logistics. Start 6+ months out when possible.

1

2

Buying Too Quickly

Purchasing a home before you understand the local market — or before you've experienced the commute — can lead to buyer's remorse. Consider renting first.

3

Ignoring Physician Loan Programs

Many physicians don't realize they qualify for specialized mortgage products that eliminate PMI and work around high student debt-to-income ratios.

4

Underestimating Total Costs

Moving expenses, temporary housing, duplicate utility deposits, and new home costs add up fast. Build a 15–20% contingency buffer into your relocation budget.

5

Using a General Agent

Not all real estate agents understand physician timelines or relocation needs. Working with an agent experienced in physician relocations makes a measurable difference.

Bonus Resources

Everything You Need in One Place

DoctorRelocation.com has assembled a comprehensive library of physician-specific resources to support every phase of your move. Access these guides free of charge.



Physician Relocation Guide

A comprehensive walkthrough of every stage of the relocation process — from evaluating a new market to settling in after the move.



Physician Mortgage Guide

An in-depth overview of physician loan programs, lender comparisons, and strategies to secure favorable mortgage terms even with significant student debt.



Relocation Resource Hub

Checklists, calculators, neighborhood guides, licensing timelines, and a curated network of physician-friendly professionals across the country.

Quick Reference

Your Complete Relocation Timeline

Use this timeline as a high-level roadmap. Every relocation is different, but this sequence ensures you're addressing the right priorities at the right time.



WHY IT MATTERS

Why Physician-Specific Relocation Support Makes the Difference

Physician relocations are not standard moves. The combination of credentialing timelines, high-stakes financial decisions, and compressed schedules demands a team that understands your world.

Specialized Expertise

Relocation specialists who work exclusively with physicians understand your licensing timeline, income structure, and professional priorities.

Curated Network

Access physician-friendly real estate agents, lenders, and moving companies vetted for reliability and service quality.

Time Savings

Every hour you save on relocation logistics is an hour returned to patient care, family, or rest. The right partner handles the complexity for you.





Moving to a New City?

DoctorRelocation.com connects physicians with experienced relocation specialists, physician-friendly real estate agents, and trusted financial resources — so your move is seamless, informed, and stress-free from day one.

📅 **Schedule your complimentary physician relocation consultation today.** Visit DoctorRelocation.com to get started — it's free, fast, and built for physicians like you.